

**Information to identify the case:**

Debtor 1	Carole A. Albers		Social Security number or ITIN xxx-xx-7784	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN -----
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey			
Case number:	18-30397-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Carole A. Albers

2/1/19

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Carole A. Albers  
Debtor

Case No. 18-30397-KCF  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 17

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db +Carole A. Albers, 1089 Wake Forest Drive, Toms River, NJ 08753-3047  
517811023 First Bankcard/AMAC, PO Box 2557, Omaha, NE 68103-2557  
517811025 +Mercury Card Services, PO Box 84064, Columbus, GA 31908-4064  
517811027 +Specialized Loan Servicing LLC, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2019 02:05:42 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustprregion03.ne.ecf@usdoj.gov Feb 02 2019 02:05:37 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
517811019 +EDI: TSYS2.COM Feb 02 2019 06:28:00 BarclayCard Rewards Mastercard, PO Box 13337,  
Philadelphia, PA 19101-3337  
517811020 EDI: CAPITALONE.COM Feb 02 2019 06:28:00 Capital One Bank (USA) NA, PO Box 6492,  
Carol Stream, IL 60197-6492  
517811021 EDI: WFNNB.COM Feb 02 2019 06:28:00 Comenity Bank/Avenue, PO Box 659584,  
San Antonio, TX 78265-9584  
517811022 E-mail/Text: bankruptcy.bnc@ditech.com Feb 02 2019 02:05:10 Ditech Financial LLC,  
PO Box 6172, Rapid City, SD 57709-6172  
517811024 +EDI: CBSKOHLS.COM Feb 02 2019 06:28:00 Kohl's Dept. Stores, PO Box 2983,  
Milwaukee, WI 53201-2983  
517811026 EDI: MERRICKBANK.COM Feb 02 2019 06:28:00 Merrick Bank, PO Box 660702,  
Dallas, TX 75266-0702  
517811028 EDI: RMSC.COM Feb 02 2019 06:28:00 Synchrony Bank, ATTN: Bankruptcy Dept.,  
PO Box 965060, Orlando, FL 32896-5060  
517811301 +EDI: RMSC.COM Feb 02 2019 06:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
517811029 EDI: RMSC.COM Feb 02 2019 06:28:00 Synchrony Bank/Care Credit, PO Box 960061,  
Orlando, FL 32896-0061  
517811030 EDI: RMSC.COM Feb 02 2019 06:28:00 Synchrony Bank/Lowe's, PO Box 530914,  
Atlanta, GA 30353-0914  
517811031 EDI: WFFC.COM Feb 02 2019 06:28:00 Wells Fargo VISA, PO Box 77053,  
Minneapolis, MN 55480-7753

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com

Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com

Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,  
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com

Patrick Moscatello on behalf of Debtor Carole A. Albers moscatellolaw1@gmail.com,  
moscatellolaw2@gmail.com;moscatellolaw2@comcast.net

Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmllawgroup.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6